

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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MIDFIRST BANK

In Re:

Sylvia Collymore aka Sylvia Tulloch aka
Sylvia A Collymore aka Sylvia T
Collymore aka Syl
via A Tulloch
Louis J Collymore
Debtors



Order Filed on March 13, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 22-11992 VFP

Hearing Date: 3/7/2024@ 10:00 a.m.

Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 13, 2024

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtors: Sylvia Collymore aka Sylvia Tulloch aka Sylvia A Collymore aka Sylvia T Collymore aka Sylvia A Tulloch & Louis J Collymore

Case No: 22-11992 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MIDFIRST BANK, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 36 Dodd Street East Orange, NJ 07017, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Virginia E. Fortunato Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 28, 2024, Debtors are due for the February 2024 payment for a total post-petition default of \$277.75 (1 @ \$1,414.48 less suspense \$1,136.73) ; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors shall make an immediate payment of \$277.25 to cure default; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2024 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$400.00 for attorneys' fees and \$199.00 for filing fees, totaling \$599.00, which is to be paid through Debtors' Chapter 13 plan and will increase plan payments by \$17.00. Plan payment shall increase from \$1033 to \$1050 beginning March

It is further **ORDERED, ADJUDGED and DECREED** that the motion is hereby resolved.